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PANCASILA ECONOMIC CONCEPTS IN SHARI'AH ECONOMIC PERSPECTIVE

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Abstract:

Indonesia was a country that used the Pancasila economic system. The Pancasila economy was a joint effort based on kinship and national cooperation. In terms of religion, the majority of Indonesians were Muslim. Therefore, it was appropriate that the principles in the Pancasila economy were more inclined to the principles of *shari'ah* economics. *Shari'ah* economic principles were aimed at the welfare of the community. According to the researchers' assumptions, it was necessary to study that the implementation of the Pancasila financial system in Indonesia was still far from expectations. This study explored and analyzed the economic concept of Pancasila from the perspective of *shari'ah* economics to find a new formula that did not cause social inequality and can be applied to people's lives, especially in Indonesia. This type of research belongs to the kind of literature (library research), which was descriptive qualitative. The data analysis used in this study was a constant comparative analysis. It was more placed as a procedure for observing the results of data reduction or data processing to establish the reliability of building concepts, categories, generalizations overall research findings themselves so that they were correct. Completely coherent with the data and with the reality in the field. The study results showed that Pancasila Economy and *Shari'ah* Economics both prioritize the principle of kinship to create justice and welfare for the community.

Keywords: Pancasila Economy, Shari'ah Economy.

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INTRODUCTION

Economics is a means of intermediary to bring people to prosperity (*al-Falah*) both in the world and in the hereafter (*alhayah at-Thaibah fi ad-daraini*).¹ In the perspective of Islamic teachings, in essence, humans are caliphs on this earth and Allah SWT has provided everything (unlimited) for their lives. It is humans who have limitations to explore or explore anything in meeting their needs.

Shari'ah economics and its scope are the results of ijtihad from the fact that Islam is an *ad-din* revealed by Allah SWT to all humankind to organize all aspects of life in all space and time. At first, economic activity was born since the Prophet Adam and Siti Eve were sent down to Earth by Allah SWT tens of thousands of years ago. They were the first to carry out economic activities directly from nature (food gathering) to meet their daily

¹ Neni Sri Imaniyati and Panji Adam Agus Putra, 'Pengantar Hukum Perbankan Indonesia' (Bandung: PT. Refika Aditama, 2016).

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needs, especially concerning clothing, housing, and food. After the descendants of the Prophet Adam and Eve developed a lot, they carried out a nomadic life to find and fulfill their needs. It is not certain who first uttered the word economics and when it was uttered. In Ely Masykuroh,² The term economics as it is understood today was first known in Greece with the term "*Oikos nomos*" and then interpreted in English as "management oghouselhod or estate" which means of household management or ownership. At its birth, the term "*Oikos nomos*" only included activities to fulfill family needs. Still, it later became an economics term that covers all economic problems as it is today, both in the micro and macroeconomic fields.³

Shari'ah consists of the *muamalah* (social) and the worship (ritual). Worship is a means for humans to relate to their creator (*hablum minallah*), while *muamalah* is used as a rule for humans to interact with each other (*hablum minannas*). Muamalah is the whole thing that humans have to explore from time to time because the needs of human life will continue to change as the world advances.⁴

Muamalah does not distinguish a Muslim from a non-Muslim. It is one of the things that shows the universal nature of Islamic teachings. It is possible because Islam recognizes *tsabit wa mughayyirat* (Principles and variables). Thus, a variable or a process of activities carried out by a Muslim must be based on the principles of Islamic teachings. An activity will be illegal or indiscriminate if it violates the underlying principles explicitly and implicitly stated in the two primary legal sources of Islamic teachings, namely the Al-Quran and Al-Hadith.

In the *muamalah* case, the individual and communities behavior is directed toward how to fulfill their needs and use existing resources. It is the subject studied in Islamic economics, so the economic implications that can be drawn from Islamic teachings are different from traditional economics. Following the concept of principles and variables, the Islamic financial system carried out as a variable must be under the principles of Islamic economics.⁵

The purpose of *muamalah* is the creation of a harmonious relationship between human beings. This creates peace and tranquility. Allah SWT says in Surah Al-Maidah verse 2:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى وَلا تَعَاوَنُوا عَلَى الإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

... and help you in (doing) goodness and piety, and do not help in sin and enmity. Fear Allah; indeed, Allah is very severe in punishment.⁶

² Akhmad Faozan, 'Pemberdayaan Ekonomi Difabel Perspektif Maqasid Syari'ah (Studi Kasus Pada UD. Mutiara Handycraft Karangsari Buayan Kebumen Jawa Tengah)', 2016.

³ Ricardo J Caballero, 'Macroeconomics after the Crisis: Time to Deal with the Pretense-of-Knowledge Syndrome', *Journal of Economic Perspectives*, 24.4 (2010), 85–102.

⁴ Abidin Abidin, Tulus Suryanto, and Pertiwi Utami, 'Beyond Muamalah Principles in Digital Payment Education and Its Impacts on Corruption Prevention in Indonesian Public Sectors', *Journal of Social Studies Education Research*, 11.3 (2020), 46–64.

⁵ Masudul Alam Choudhury, *The Principles of Islamic Political Economy: A Methodological Enquiry* (Springer, 2016).

⁶ R I Departemen Agama, 'Al-Qur'an Dan Terjemah: Muskhaful Azhar' (Bandung: Jabal, 2010).

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Indonesia is a country that cannot be separated from colonialism and imperialism. For 350 years, the Dutch controlled the archipelago and were replaced by Japan within 3.5 years. No wonder the struggle between Fascism (Trotsky) and communism (Stalin) continues to overshadow the development of the Indonesian nation.⁷ During this very long period, the Indonesian nation was influenced by the ideas applied by colonialism and imperialism. At that time, the Indonesian nation could not form a state dimension.

The State of Indonesia is a unitary state in the form of a republic. It follows Article 1, paragraph (1) of the 1945 Constitution of the Republic of Indonesia. Then in Chapter XVI of the 1945 Constitution of the Republic of Indonesia, Article 37, paragraph (5) reads, "Specifically regarding the form of the Unitary State of the Republic of Indonesia, it cannot be changed or made." According to this article, the Unitary State of Indonesia Republic has been agreed in Article 1 paragraph (1) of the 1945 Constitution of the Indonesia Republic, which cannot be changed.

On August 17, 1945, Indonesia was politically free from colonialism. It is the beginning of forming all dimensions of a country, one of which is the economic aspect. Although the notions transmitted by the colonizers still influenced the economic system in Indonesia at that time, the spirit of (Gotong Royong) which was the true identity of the Indonesian people, had been able to shape their image. This spirit is identified as the hallmark of the economic system in Indonesia. Indonesia's economic system must be based on joint efforts. In the sense that it does not kill small entrepreneurs and does not interfere with public activities. Decentralization is carried out by using the name of cooperatives as the basis of the Indonesian economy. This country is like a garden containing trees whose fruit is enjoyed by all Indonesian people.

The economic system is a unified whole of interrelated and dependent elements and works based on a certain procedure or mechanism based on ideology and is faced with limited resources to improve people's welfare. The world knows many economic systems, including the Pancasila economic system. Indonesia is one country that implements its economic system known as the Pancasila Economic System.

As the basis (philosophy) of the Indonesian State, constitutionally, Pancasila was ratified on August 18, 1945, and is a life perspective, ideology, national, and ligature (unifying) in the life of the Indonesian State. The 1945 Constitution (UUD 1945) is the constitutional basis that describes the Indonesian constitutional system based on Pancasila. Therefore the reasoning behind the Pancasila Economic System, from now on abbreviated as SEP, must be based on Pancasila and the 1945 Constitution (UUD 1945).⁸

The Indonesian State's basic philosophy is based on human nature as individuals and social beings. Therefore, the State overcomes all groups that exist in society, and the State does not take sides with any existing groups because the State is the community itself. As the basis of the state philosophy, Pancasila is the product of a process of a movement of the Indonesian people's struggle to achieve independence. It is based on an ontology perspective on human nature as a subject of state support.

It is suitable with what was conveyed by Muhammad Ali Akbar (Nurul Jadid University Surabaya, 2019) in the journal title "Pancasila Economic Synchronization and Islamic Economics". In this journal, the author explains the synchronization of the

⁷ Bryan D Palmer and Joan Sangster, 'Legacies of 1917: Revolution's Longue Durée', *American Communist History*, 16.1–2 (2017), 1–45.

⁸ Wendra Yunaldi, 'The Dynamic Interpretation of Pancasila in Indonesian State Administration History: Finding Its Authentic Interpretation', *Jurnal Hukum Novelty*, 11.1 (2020), 39.

Pancasila economy and Islamic economics in great detail. The author even describes the principles of Islamic economics that are in harmony with Pancasila's ideology.⁹

Based on the description above, the researcher found the main topic of discussion is that the Pancasila Economic System (SEP) is a joint effort based on kinship and cooperation. Aims to realize social justice and equity in the prosperity and welfare of the Indonesian people as stated in the fifth precept of Pancasila, which reads "social justice for all Indonesian people," which is the ultimate goal of the Pancasila Economic System (SEP) which is based on the values of Pancasila.

Whereas, in the Islamic economic system, it must be able to provide welfare for the entire community and provide a sense of justice, togetherness, kinship, and openness. And it can also offer the broadest possible opportunity for every business actor to develop his business for the benefit of society, and it also adheres to the universality principle, namely the principle of not discriminating. -Distinguish ethnicity, religion, race, and religious groups in society with Islam prohibiting heinous acts, evil deeds, and hostility as the religion of *rahmatan lil'alamin*.

Therefore, researchers are interested in studying and further examining the economic concepts of Pancasila and Islamic economics, bearing in mind that from the description above, there is almost nothing contradictory. It has even become a primary reference in carrying out economic activities.

It is the background for researchers to conduct research by raising the title "Pancasila Economic Concepts In *Shari'ah* Economic Perspective" so that it can be used as a guide in the future economy of Indonesia.

RESEARCH METHODS

This research is substantively library research. Library research is a theoretical study of references and other scientific literature related to culture, values , and norms that develop in the social situation under investigation.¹⁰ It also included the type of descriptive research. Descriptive research aims to explain, describe, and provide a description of an object (phenomenon) by classifying the research object being studied. To be objective and maximal, the researcher, in answering the previous questions, felt it was more appropriate to use library research. The data collection and analytical methods derived from the literature correlate with the discussion.¹¹

This research is qualitative by the object of this research study, so this type of research is included in the category of library research, which emphasizes the source of information from various library materials, namely by reading and studying scientific books and writings, which has an object with the discussion to be learned.¹²

⁹ A Z Abdul Aziz, 'Pancasila's Economy Is the Repaired Value System in Indonesia', *Turkish Online Journal of Qualitative Inquiry (TOJQI)*, 12.8 (2021), 127–39.

¹⁰ Sugiyono Sugiyono, 'Metode Penelitian Kuantitatif Kualitatif Dan R&D', *CV. Alfabeta, Bandung*, 2017.

¹¹ Laden Husamaldin and Nagham Saeed, 'Big Data Analytics Correlation Taxonomy', *Information*, 11.1 (2019), 17.

¹² Martha A Starr, 'Qualitative and Mixed-methods Research in Economics: Surprising Growth, Promising Future', *Journal of Economic Surveys*, 28.2 (2014), 238–64.

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Data Source

Data sources are places or people from which data or information can be obtained. There are two types of data sources, namely primary data sources and secondary data sources.

- 1. Primary data is literature from economists and books that discuss the economic concepts of Pancasila and Islamic economics.
- 2. Secondary data/library data obtained from library research and documents related to research.
- 3. Tertiary data are materials that provide instructions and explanations of primary and secondary materials, such as dictionaries, encyclopedias, and cumulative indexes. The literature sought and selected must be relevant and up-to-date to obtain the latest information related to the problem.

Data Collection Techniques

Data collection techniques are the primary step in obtaining data.¹³ In this case, the researcher will identify discourse from books, papers or journal articles, the web (internet) or other information related to writing titles to look for things or variables in the form of notes, transcripts, books, and so on related to the studies to be examined. Then do the following steps:

- 1. Collect existing data in the form of books, dissertations, theses, journals, documents, web (internet).
- 2. Analyze the data so that researchers can conclude about the problem being studied.¹⁴

Data Analysis Techniques

The technique used in this study is the data analysis model of Miles and Huberman.¹⁵ In this model, qualitative analysis activities are carried out interactively and continuously until sufficient. In Kaelan, there are two stages in the data analysis technique in this library research.

First, analysis at the time of data collection is intended better to capture the essence or core of the research focus to be carried out through sources collected and contained in linguistic verbal formulations. According to the research map, this process is carried out aspect by aspect. Second, after the data collection process is carried out, it is then analyzed again after the data is collected in raw data, which must be determined concerning one another. The collected information does not necessarily fully answer the problems raised in the research. Therefore, it is necessary to re-analyze the clarified data. The data analysis activities of this model include the following:

1. At this early stage, data reduction selects, focuses, simplifies, abstracts, and transforms raw data into written records. The aim is to make findings that become the research focus.

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¹³ Mohammad Tohir and others, 'Analysis of Students' Understanding of Mathematical Concepts in the Faraid Calculation Using modulo Arithmetic Theory', in *AIP Conference Proceedings* (AIP Publishing LLC, 2022), MMDCXXXIII, 30005.

¹⁴ Wigid Hariadi and Sulantari Sulantari, 'Penerapan Model Arima Dalam Peramalan Anak Usia 5–14 Th Yang Terinfeksi HIV Di Indonesia', *Alifmatika: Jurnal Pendidikan Dan Pembelajaran Matematika*, 1.1 (2019), 74–82.

¹⁵ Lilit Biati, Abdul Aziz, and Moh Imam Khaudli, 'Pengembangan Destinasi Wisata Klenik Taman Nasional Alas Purwo Di Kabupaten Banyuwangi', *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan*, 14.1 (2020), 55–72.

- 2. Data display, at this stage, data that has been reduced is then displayed to provide an understanding of the data so that it can determine the following steps to be taken by a researcher in the research process.
- 3. Summary of conclusions, after data reduction is carried out, findings or conclusions are drawn from the data that has been studied. From these conclusions, new findings from the research conducted are presented. However, these results can still be re-examined and reduced again. Data display and again will produce decisions, and so on, to get maximum results.

THEORETICAL BASIS

Understanding Pancasila Economy

The Pancasila economic system is imbued with the Pancasila ideology, namely a system of guided people's cooperation.¹⁶ The guided populist system describes how to collect and describe specific work procedures. All productive forces, such as human resources, natural resources, institutions, capital, and technology, are aimed at production to increase income for the greatest prosperity of the people. What is important is how to collect, mobilize, and increase all funds and forces that must be inspired by the spirit of guided people's gotong-royong. Because it is based on a guided populist cooperation system, the economy in Indonesia must be grown on the basis (of communal life), and a cooperative form is an effective tool for rebuilding the economy of underdeveloped people.¹⁷

Pancasila Economic System

The Pancasila economic system includes an agreement on ethical rules as follows:

- 1. Belief in One Almighty God: the behavior of every citizen is driven by economic, emotional, and moral stimuli.
- 2. Just and civilized humanity: the entire nation is determined to realize national equality.
- 3. National unity: it is economic nationalism.
- 4. Democracy led by wisdom in deliberations/representations: economic democracy.
- 5. Social justice for all Indonesian people: decentralization and regional autonomy.¹⁸

Characteristics of Pancasila Economy

Various thoughts from economists, the Pancasila economy has the following characteristics:

- 1. Mutual cooperation
- 2. Planned guided.
- 3. Independent.
- 4. Citizenship¹⁹

¹⁶ Tarli Nugroho, *Polemic Ekonomi Pancasila* (Yogyakarta: Jaya Abadi, 2016).

¹⁷ Moh Sulaiman, M Djaswidi Al Hamdani, and Abdul Aziz, 'Emotional Spiritual Quotient (Esq) Dalam Pembelajaran Pendidikan Agama Islam Kurikulum 2013', *Jurnal Penelitian Pendidikan Islam,[SL]*, 6.1 (2018), 77–110.

¹⁸ Alvien Septian Haerisma, 'Konsepsi Pemikiran Dasar Ekonomi Islam, Ekonomi Pancasila Dan Ekonomi Kerakyatan Untuk Kesejahteraan Masyarakat', *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah*, 4.2 (2019), 187–99.

¹⁹ Subiakto Tjakrawerdaja and others, *Sistem Ekonomi Pancasila* (Depok: Rajawali Press, 2017).

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Shari'ah Economics Understanding Shari'ah Economics

Shari'ah economics is a social science that studies the economic problems of society inspired by Islamic *shari'ah* values. The source of all these values is the Al-Qur'an, As-Sunnah, ijma, and qiyas. The values of this Islamic economic system are an integral part of the overall Islamic teachings and are comprehensive.²⁰

Principles of Islamic Economics

The principles of Islamic economics form the entire framework, which is likened to a building, in which the Islamic economic structure is based on five universal values, namely: *tauhid* (faith), *adl* (justice), *nubuwwah* (prophecy), *khilafah* (governance), and *ma'ad* (result). These five values become the basis of inspiration for developing Islamic economic theories. We can derive three derivative principles from these five values that characterize the Islamic economic system. The principle of the derivative is as follows:

- 1. Multitype Ownership.
- 2. Freedom to Act.
- 3. Social Justice.²¹

In another study, the economic principles of Pancasila are built on four foundations, namely:

- 1. Monotheism is the understanding that everything in nature is a creation of Allah SWT, and only Allah regulates everything, including the mechanism of human relations.
- 2. In the sense of these two things, justice and balance must be used as a basis for achieving human welfare. Therefore, all economic activities must be based on understanding justice and balance under religious teachings.
- 3. Freedom is in the sense that humans are free to carry out all economic activities as long as there is no provision from Allah SWT that prohibits it.
- 4. Accountability means that humans, as trustees bear responsibility for all the decisions they make.²²

Characteristics of Islamic Economics

Islamic economics, both as a scientific discipline and as a system, has no apologetic background in the sense that this system once played an essential role in the world economy, which is now claimed to be something that is taken for granted. The presence of the *shari'ah* economy is also not because the capitalist economic system contains many weaknesses and injustices. Islamic economics comes because of the demands of the perfection of Islam itself. In economic life, Islam has had its economic system.

Said Sa'ad Marthon argued that in addition to a system of profit and loss sharing, the *shari'ah* economy is built on four characteristics, namely first, the dialectic of the values of spiritualism and materialism. The modern economic system is only concerned with

 ²⁰ Sami Al-Daghistani, 'Semiotics of Islamic Law, Maslaha, and Islamic Economic Thought', *International Journal for the Semiotics of Law-Revue Internationale de Sémiotique Juridique*, 29.2 (2016), 389–404.
²¹ Mustafa Edwin Nasution and Nurul Huda, 'Ekonomi Makro Islam Pendekatan Teoritis' (Jakarta: Jakarta: Kencana, 2008).

²² Hendra Dwi Permana, 'Administrative Responsibility (Studi Tentang Tanggung Jawab Administratif Terkait Upaya Perencanaan Pengembangan Penerangan Jalan Umum Di Kota Surabaya)' (Universitas Airlangga, 2017).

values that increase utility and focuses solely on material values. while the shari'ah economy always emphasizes the values of togetherness and compassion among individuals and society; second, economic freedom in the sense that the Islamic economic system continues to justify individual ownership and freedom in transactions as long as it is within the confines of shari'ah; third, ownership dualism, in essence, the universe and everything in it belongs to Allah alone. Humans are only the true representatives of Allah (*istikhlaf*). Therefore, any economic activity taken by humans for the prosperity of the universe must not conflict with the will of Allah SWT; fourth, maintaining the benefit of individuals and society. For these two things, there should not be a dichotomy between one and the other, in the sense that the benefit of an individual may not be sacrificed for the benefit of society or vice versa. In realizing this benefit, the State has investment rights in the event of exploitation or tyranny in learning that benefit.²³

RESULTS AND DISCUSSION

The Pancasila economy is an economic system based on kinship, as stated in Article 33, paragraph 1 of the 1945 Constitution (UUD 1945), with the aim of justice and equity.

In Islamic economics, economic democracy focuses on creating economic justice. Islam encourages people's economic growth but equitable and fair growth, not inequality, as in capitalist countries. Islam does not want wealth to accumulate in certain groups. As explained in the word of Allah SWT:

.... كَيْ لَا يَكُونَ دُولَةً بَيْنَ ٱلْأَغْنِيَآءِ مِنكُمْ

"...so that the treasure does not circulate among the rich among you..." (QS. Al-Hasyr: 7)²⁴

Based on the ideology of Pancasila as the primary value of life, the Indonesian nation believes that its economic life's morals are based on the single principle of Pancasila. In Indonesia, several major religions' existence and right to life are also recognized (Article 29, paragraph 2 of the 1945 Constitution). The values developed are derived from various religions in Indonesia, including the indigenous values of the Indonesian people who come from different ethnic groups. At the same time, because Islam is embraced by the most significant part of the Indonesian nation, it also appears its a role in influencing its value rules. For example, in Article 33, paragraph 1 of the 1945 Constitution, the economy is structured as a joint effort based on kinship. This article follows the word of Allah SWT:

²³ Sovia Ridha, 'Implementasi Zakat Dalam Kehidupan Ekonomi', *ALHURRIYAH: Jurnal Hukum Islam*, 11.2 (2018), 88–95.

²⁴ R I Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah', *Bandung: CV Penerbit DiponegoDaryanto*, 2010.

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يَنَأَيُّنَا ٱلنَّاسُ ٱتَّقُواْ رَبَّكُمُ ٱلَّذِى خَلَقَكُم مِّن نَّفْسٍ وَ'حِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَتَّ مِنْهُمَا رِجَالاً كَثِيرًا وَنِسَآءً وَٱتَّقُواْ ٱللَّهَ ٱلَّذِى تَسَآءَلُونَ بِهِ وَٱلْأَرْحَامَ ۚ إِنَّ ٱللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا ٢

"All humankind, fear your Lord who created you from a single person, and from him, Allah created his wife; and from them, Allah brought forth many males and females. And fear Allah who by (using) His name you ask one another, and (maintain) friendly relations. Verily, Allah is always watching over you and watching over you". **(QS. An-Nisaa: 1)**²⁵

إِنَّمَا ٱلْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُواْ بَيْنَ أَخَوَيْكُرْ وَٱتَّقُواْ ٱللَّهَ لَعَلَّكُرْ تُرْحَمُونَ

"Believers are brothers. Therefore make peace (improve the relationship) between your two brothers and fear Allah, so that you may receive mercy". (QS. Al-Hujuraat: 10)²⁶

From the two verses above, it is clear that according to Islam, a nation is a family that must always work together in economic life and is not allowed to compete which results in mutual harm to each other and even death.

"Verily Allah commands (you) to do justice and do good, to give to relatives, and Allah forbids from evil deeds, evil and enmity. He teaches you so that you can take lessons".(QS. An-Nahl: 90)²⁷

Hadith:

قل عبد الله ابؤ معر حدثنا هشيم قل اخبرناسيار عن خلد بن عبد الله القسر ي عن ابيه ان النبي صلي الله عليه وسللم قل لجده يز يد بن اسد احب لنا س ما تحب لنفسك

"Abdullah said; has told us Abu Ma'mar has told us Husyaim said; has informed us Sayyar bin Abdullah Al Qosri from his father verily the Prophet sallallaahu'alihiwasallam said his grandfather, Yasid bin Asad, "love people as you love yourself". (H.R. Ahamad)

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²⁵ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

²⁶ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

²⁷ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

Shari'ah economy is based on the Qur'an and the Sunnah of the Prophet or Islamic ideology. In contrast, the Pancasila economy is based on the doctrine of Pancasila or derivatives of Pancasila. The economy in Islam is based on monotheism with all its elements: faith, devotion, and interaction between humans and nature. Islam, with all its teachings and laws, forms a "Reference Frame Work" which will guide business and business.²⁸

In Indonesia, even though Islam is the majority religion, the entire economic system is difficult to implement, but the Pancasila economic system that can include non-Muslims can be developed. Referring to the first principle, namely Belief in One Supreme God, the Pancasila economic system emphasizes the Pancasila moral, which upholds the principles of economic justice and social justice as well as the Islamic economic system.

- 1. Implementation of Pancasila Economic Principles and *Shari'ah* Economics in Indonesia
- a. Pancasila Economy

Pancasila economy, also called the people's economy, is an economic system in which the implementation of activities, supervision, and the results of economic activities can be enjoyed by the whole community. Article 33 of the 1945 Constitution states that the basis of economic democracy is that production, carried out by all, for all under the leadership or ownership of community members. It is the welfare of the community that comes first, not the prosperity of the individual. This goal is undoubtedly under the five Pancasila. Financially, Pancasila is not profitable, but it is more humane than the existing economic system because it prioritizes social, justice, and brotherhood. Therefore, the economy is structured as a joint effort based on kinship.²⁹ There are three basic economic foundations of Pancasila under the 1945 Constitution article 33 paragraph which is the basis of economic democracy, namely:

- 1) The economy is structured as a joint effort based on the family principle
- 2) The production branches are essential for the State and affect the State's control of the livelihood of the people
- 3) The earth, water, and all the wealth contained therein are controlled by the State and used as much as possible for the people's prosperity.³⁰

Thus a solution to economic problems that can be implemented is businesses handled by cooperatives, the private sector, and the government. Meanwhile, business groups relevant to paragraph 1 are cooperatives with a spirit of kinship or solidarity. It is one of the Pancasila economic morality contained in cooperatives.

Based on these three basic principles, we can understand how significant the role of the State is in developing and fighting for a people's economic system as a form of state manifestation as a stun for the prosperity and welfare of the people. As complemented by

²⁸ René Provost, *Mapping the Legal Boundaries of Belonging: Religion and Multiculturalism from Israel to Canada* (Oxford University Press, 2014).

²⁹ Maurice Rogers, Gomgom Siregar, and Syawal Amri Siregar, 'Existence Of Pancasila As A Stats Fundamental Norm Of The Nation And State Of Indonesia In Facing Economic Globalization Challenges', *Journal of Advanced Research in Dynamical and Control Systems*, 12.6 (2020), 589–95.

³⁰ Dayat Limbong, 'Tanah Negara, Tanah Terlantar Dan Penertibannya', *Jurnal Mercatoria*, 10.1 (2017), 1– 9.

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article 27, paragraph 2, and article 34, the role of the State in a people's economic system includes five things, namely:

- (1) Developing cooperative (Koperasi).
- (2) Developing BUMN.
- (3) Ensuring the use of the earth, water, and all the wealth contained therein for the prosperity of the people.
- (4) Fulfilling the right of every country to get a job and a decent living.
- (5) Taking care of the poor and abandoned children.

b. Shari'ah Economics

Islam is different from other religions because other religions are not based on the postulates of faith and worship. In everyday life, Islamic teachings can also be translated into theory and interpreted as how a person relates to others. In Islamic teachings, individual and community behavior is led toward how to fulfill their needs and use existing resources, and a subject studied in Islamic economics.³¹

In religion, Islamic economics teaches brotherly relations. The most important thing is how to provide benefits, not only in the world but also have a good impact on the life to come (the hereafter). The role of the government is very needed in implementing Islamic economic principles because the government can guarantee the fulfillment of basic needs for the community, distribute income and wealth, formulate economic development plans and take various economic and non-economic policies relevant to the realization of community welfare. In addition, the role of the community is also obliged to realize Falah.

The government must move with the community to achieve the welfare of the people. Several factors must be implemented to achieve that welfare, namely:

1) Individual freedom

Humans have the freedom to make decisions about fulfilling their needs.³² With this freedom, humans can freely optimize their potential. Human freedom in Islam is based on the values of monotheism, a matter that frees from everything except Allah SWT. The value of monotheism will form a brave and confident human personality because everything done is only accountable as a person before Allah SWT. Human freedom as a servant of Allah is the principal capital for a Muslim to form an Islamic economic life. Without this freedom, a Muslim does not fulfill his essential obligations as a caliph.³³

2) Right to property

Islam recognizes the right of individuals to own property. According to Islamic provisions, the right of ownership of property is only obtained by means. Islam regulates property ownership based on the benefit of the community so that the existence of property will lead to mutual respect and respect. It happens because wealth is just a deposit from Allah SWT for a Muslim.³⁴

³¹ Noni Rozaini and Siti Nurmala Harahap, 'Pengaruh Mata Kuliah Ekonomi Syariah Dan Uang Saku Terhadap Perilaku Konsumtif', *Niagawan*, 8.3 (2019), 223–33.

³² Rina Irawati, 'Pengambilan Keputusan Usaha Mandiri Mahasiswa Ditinjau Dari Faktor Internal Dan Eksternal', *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, 11.2 (2017), 58–69.

³³ Havis Aravik and others, 'Afzalur Rahman's Thinking Contribution To The Islamic Economy From Epistemological Aspects To The Concept of Wages In Islam', *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 8.1 (2022), 97–124.

³⁴ Muhammad Abdul Mannan and Potan Arif Harahap, *Ekonomi Islam: Teori Dan Praktek (Dasar-Dasar Ekonomi Islam)* (PT Intermasa, 1992).

3) Economic inequality within reasonable limits

Islam recognizes inequality between people. Inequality, in this case, determines human life to be able to better understand their existence as human beings with one another that God has designed to give and take each other. There will be harmony if there is a need for one another, so humans try to maintain cooperation with each other. Therefore, the individualist attitude in the conventional economic system does not apply to Islamic economics. One of the barriers to injustice is not because God causes it, but the injustice that occurs due to the system made by humans. For example, society is wiser toward people with higher positions and wealth, so society is conditioned to people with higher jobs than others.

4) Social Security

Every individual has the right to live as a nation and State, and every State guarantees to obtain its individual basic needs.

After we understand the description above, let's think again about those still unsure about this system. The economic system of Pancasila is the state ideology. Its process is strongly influenced by Islamic teachings, which are built on the values and instructions of Allah SWT, the creator of the entire universe. By giving thanks, the treasures of the economic system in Indonesia are widely cultivated by various groups, including students, academics, practitioners, and scholars. Because here, the economic system is built based on kinship, and the essence of Pancasila and Islam are not contradictory or even in line. By implementing the existing principles, the economy will experience better progress. Per the current reality, an economic system based on religion (*tawhid*) can survive during the world economic crisis.

2. Differences and Similarities Between Pancasila Economy and Shari'ah Economy

The Pancasila economy is an economic system based on the values of Pancasila. Also, as the main foothold to run the economic system.³⁵ It is relevant to monotheism with all its components, such as faith, devotion, and the interaction of human beings with nature. Those are all the main foundations of running the Islamic economy.³⁶ According to Islam, a nation is a big family that must always work together in economic life and is not justified against deadly competition.³⁷

The following are the differences and similarities between the Pancasila economy and the *Shari'ah* economy:

- a. Difference
- 1) The basic principles of *shari'ah* economics reflect ethics, norms, and morals according to the philosophy of the Qur'an and Al-Hadith.
- 2) The basic principle of *shari'ah* economics is prioritizing the community's welfare to create a *baldatun thayyibatun wa rabbun ghafuur* country.
- 3) The participation of economic actors as producers, consumers, and the government prioritizes the values of *hablum minallah* and *hablum minannas*.

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³⁵ M E Ahmad Farikhin LC, "Tinjauan Ideologis Dan Hubungan Ekonomi Islam Dengan Ekonomi Pancasila', *Perbanas Journal of Islamic Economics and Business (PJIEB)*, 2.1 (2022), 118–27.

³⁶ Elida Elfi Barus, 'Tauhid Sebagai Fundamental Filsafah Ekonomi Islam', *JPED (Jurnal Perspektif Ekonomi Darussalam)(Darussalam Journal of Economic Perspectives)*, 2.1 (2016), 69–79.

³⁷ Laurensius Arliman, 'Perlindungan Hukum UMKM Dari Eksploitasi Ekonomi Dalam Rangka Peningkatan Kesejahteraan Masyarakat', *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional*, 6.3 (2017), 387–402.

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- 4) The Pancasila and populist economic systems are rooted in the voice of the people submitted to superiors (bottom-up). Still, the *shari'ah* economic system is rooted in the voice of the people (bottom-up) and superior policies for the people (top-down).
- b. Equality
- 1) The basic thinking of all economic systems, both *shari'ah* economics, Pancasila economics, and populist economics, reflects ethics, norms, and morals as described in the Qur'an.

"They are the ones who will get (in this world) a bad punishment and they will be the ones who will lose the most in the Hereafter".(**QS. An-Naml: 5**)³⁸

2) The basic thinking of the economic system to realize justice and equity from inequality and social inequality that occurs in society, especially in Indonesia, is under the Word of God:

"Verily Allah commands (you) to do justice and do good, to give to relatives, and Allah forbids from evil deeds, evil and enmity. He teaches you so that you can take lessons". (QS. An-Nahl: 90)³⁹

- 3) The participation of economic actors, namely producers, consumers, and the government, is encouraged to have a spirit of enthusiasm as individuals or citizens with a nationalist spirit.
- 4) The economic system of the *Shari'ah* economy, the Pancasila economy, and the populist economy involve the role of micro-institutions such as cooperatives and economic organizations, which proves that this system prioritizes cooperation and collective action.
- 5) This system seeks a balance between national economic planning with decentralization and regional autonomy
- 6) All *shari'ah* economic systems and the Pancasila economy have the same goal: for the welfare or prosperity of the community or other people.
- 3. The Economic Concept of Pancasila in the Shari'ah Economic Perspective

In analyzing the economic concept of Pancasila, the author finds a unique characteristic that becomes a common thread: the economic idea of Pancasila is an

³⁸ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

³⁹ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

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economic system based on kinship with the aim of justice and equity for the Indonesian people. *Shari'ah* economics also focuses on the equitable distribution of justice for the sake of creating fair economic growth without any gaps between each other.

The Pancasila economic system here is about the rules of the game of economic life, which refers to the ideology of the Indonesian nation, namely Pancasila. The existence of the Pancasila economic concept here aims to create equitable justice for the community, not an arena for mutual hostility. It is clear that the purpose of the Pancasila economic concept is contained in the fifth precept, "social justice for all Indonesian people". That concept is the primary goal of the Pancasila economic concept and is the end of hope for all the Pancasila precepts.

For this reason, the economic concept of Pancasila has five aspects that are used as basic benchmarks for the welfare of the community, namely, firstly divinity, secondly humanity, thirdly unity, fourthly economic democracy, and fifthly justice. These five aspects are the main principles in the economy of Indonesia.

Religion also teaches the concept of welfare. Prosperity here means helping each other (*ta'awun*) in meeting the needs of the community as no one is harmed each other in the sense that everything is fair and equitable for all Indonesian people, as the Word of Allah SWT:

"And those who believe, male and female, some of them (are) a helper for others. they command (do) what is right, forbid what is evil, establish prayer, pay zakat and they obey Allah and His Messenger. they will be given mercy by Allah; Verily Allah is Mighty and Wise". **(QS. At taubah: 71)**⁴⁰

In the Qur'an, it is explicitly found that justice is a universal value. Justice is an intrinsic quality inherent in humans. Fair here is not oppressing and not oppressed; this is one of the basic values that must be owned apart from balance and ownership. The justice in question is divine justice in which peace is achieved in society, peace in feelings, between him and his surroundings, peace between man and man, and peace between nation and nation.

With this basic value of justice, an economic actor should not have the goal of seeking personal gain by harming the rights of others and destroying nature.

Therefore, according to the author's analysis, the economic concept of Pancasila and its precepts do not conflict with *shari'ah* economics. In substance, the two are different. Still, the essence of Pancasila and Islam is not contradictory and even in harmony, as described in chapter II. justice for all Indonesian people.

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⁴⁰ Departemen Agama, 'Al-Qur'an Dan Terjemahannya Al-Hikmah'.

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4. Implementation of Pancasila Economic Principles in Indonesia

According to the researcher, the economic principle of Pancasila is a system in which various economic activities are carried out by involving all members' participation in the community, and the results are enjoyed by all members of the community, which aims to create prosperity in society.

In implementing the economic principles of Pancasila, the emphasis here is on equitable justice for all people. Emil Salim defines the economic principle of Pancasila as a system based on the joint efforts of the entire community to improve people's living standards (per capita income) and the equitable distribution of what is obtained from joint efforts and the active role of the State in leading and implementing economic development, as explained in the theoretical study of Chapter II.⁴¹

Based on the description above, the economic principle of Pancasila puts forward the value of justice to create prosperity, as enshrined in the fifth principle of "social justice for all Indonesian people". Likewise, in Islam, we are taught to be fair to all people in carrying out economic activities to create prosperity regardless of the paired status or degree. However, in Indonesia, the implementation of this principle is still far from expectations. Almost every day, there is news related to acts of violence, crime, selling self-esteem, dropping out of school, and others, all because of the inability to meet basic needs due to economic factors. It shows how many Indonesian people are not yet prosperous. Ironically, the contribution of the State as an institution that should have an essential role in the welfare of its citizens is still far from expectations. Various economic, social and political problems in Indonesia are often caused by the failure of the State to play its role properly. It is as if the State has never felt its presence, especially by those weak (*daif*). Here the researcher classifies the implementation of the economic principles of Pancasila into two: first, the upper middle class means that only they can feel welfare without feeling the misery of social life. Second, the lower middle class, at this level, the people can only see the welfare that they should be able to feel instead; it becomes anxiety for them, especially for those who are weak or weakened, who are impoverished.

The presence of a state here must ensure a decent standard of living for those whose income is insufficient to meet their basic needs, as well as provide individuals with the means to live according to the standard of living of Islamic society (according to the standard of living where they are). And defend it. And the most crucial role of the State here is to provide a decent life for its citizens regardless of status or degree. The existence of the economic principles of Pancasila that are well and precisely systemized will create equitable justice for the people of Indonesia without any gaps between them.

CONCLUSION

The Pancasila economy, from a *shari'ah* economic perspective, is a financial system that follows Islamic teachings, which both aim to realize social justice and mutual welfare by taking into account the existing social conditions in the surrounding community to realize equitable social justice for the community. The implementation of the economic principles of Pancasila in Indonesia is still far from expectations because many regulations are still not considered. It is because, in its implementation, it is still partial to

⁴¹ Munawar Ismail, Dwi Budi Santoso, and Ahmad Erani Yustika, *Sistem Ekonomi Indonesia, Tafsiran Pancasila & UUD* (Jakarta: Erlangga, 2014).

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one another, which results in justice that is not entirely equitable or does not affect all people in Indonesia.

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